

***2004 Long-Term Care Rate Guide
Premium Rate Increase History Section
Company Explanation Section***

BC LIFE & HEALTH INSURANCE COMPANY

<i>Policy Form</i>	<i>Explanation</i>
PFTQ-02-0102	There has been no rate increase on this policy form. We filed new products and priced them accordingly.
PFTQ-03-0102	There has been no rate increase on this policy form. We filed new products and priced them accordingly.
PFTQ-04-0102	There has been no rate increase on this policy form. We filed new products and priced them accordingly.

CONSECO SENIOR HEALTH INSURANCE COMPANY

<i>Policy Form</i>	<i>Explanation</i>
*10853	Approval rescinded by DOI - pulled out of rate increase 2/95. (Transport Life Ins Co)
**10955	AZ, DE, HI, IL, LA, MI, MO, MT, NE, NC, NM & OH - 25% composite increase filed broken out by age: Under 60-42%, 60-64-37%, 65-69-30%, 70+-7%. DE - Rate increase was later reversed as to not rerate any policy higher then 25% which took place in 2/00. (Transport Life Ins Co)
**10955	CA - 13% composite increase filed broken out by age: Under 60-16%, 60-64-16%, 65-69-16%, 70+-7%.
**10955	MS - 25% composite increase filed broken out by age: Under 60-25%, 60-64-25%, 65-69-25%, 70+-7%. (Transport Life Ins Co)
**10955	OK - 25% composite increase filed broken out by age: Under 60-15%, 60-64-15%, 65-69-15%, 70+-7%. (Transport Life Ins Co)
**11001	AZ, DE, HI, IL, LA, MI, MO, MT, NC, OH & WY - 23% composite increase filed broken out by age: Under 60-38%, 60-64-29%, 65-69-23%, 70+-17%. DE - Rate increase was later reversed as to not rerate any policy higher then 25% which took place in 2/00. (Transport Life Ins Co.)
**11001	MS - 23% composite increase filed broken out by age: Under 60-25%, 60-64-25%, 65-69-23%, 70+-7%. (Transport Life Ins Co)
**11001	CA - 23% composite increase filed broken out by age: Under 60-25%, 60-64-25%, 65-69-23%, 70+-17%. (Transport Life Ins Co)
**11006	CA - 23% composite increase filed broken out by age: Under 60-25%, 60-64-25%, 65-69-23%, 70+-17%. (Transport Life Ins Co)
*10955 & 10967	Approval rescinded by DOI - pulled out of rate increase 2/95. (Transport Life Ins Co)
All Forms	The Percentage of Premium Rate Increase Requested and the Approval Date information is listed where available on this acquired business. (American Independent)

All Forms (Amer Trav)	The Percentage of Premium Rate Increase Requested and Approved on this acquired business, as well as the dates sold, are listed where available. (RH Details 172, 173, 174, 176, 177 & 181)
All Forms (Amer Trav)	The approval date of the rate increase is listed where available. If the specific date of the approval is not available, the year in which the rate increase was implemented is listed.
All Forms AIG	Information provided is that which is available on this acquired business.
All Forms American Citizens Life	The approval date of the rate increase is listed where available. If the specific date of the approval is not available, the year in which the rate increase was implemented is listed.
All Forms American Citizens Life	The Percentage of Premium Rate Increase Requested and Approved on this acquired business, as well as the dates sold, are listed where available.
All Forms Great Republic	The approval date of the rate increase is listed where available. If the specific date of the approval is not available, the year in which the rate increase was implemented is listed.
All Forms Great Republic	The Percentage of Premium Rate Increase Requested and Approved on this acquired business, as well as the dates sold, are listed where available.
All Forms Great Republic	The Date Sold is not available on this acquired business.
All forms World L&H	Percentage of Premium Rate Increase Requested and specific Dates of Increase Approval are not available on this acquired business.
DSNF POL PLAN 1	Policy Type information is not available on this acquired business. (American Independent)
DSNF POL PLAN 1 (Amer Trav)	Policy Type information is not available on this acquired business.
LTC-1 (Amer Trav)	1997 Rate Increase - 14% composite (issue ages 64 & under=17%, 65-69=16%, 70=15.7%,71=15.3%, 72=15%, 73=14.6%, 74=14.2%, 75=13.8%, 76=13.4%, 77=13%, 78=12.8%, 79=12.6%, 80=12.4%, 81=12.2%, 82=12%, 83=11.8%, 84=11.6%, 85=11.4%, 86=11.2%, 87+=11%)
LTC-1 cont'd (Amer Trav)	1997 Rate Increase continued - Flat increase across all ages in IN (7%), KS (10%), MO (25%), NE (25%), ND (8%), PA (14%), SD (25%), VA (7%), WA (10%), WV (10%). MD age banded 71 & under (10%) and 72+(7%).
LTC-2 (Amer Trav)	1997 Rate Increase - 14% composite (issue ages 64 & under=17%, 65-69=16%, 70=15.7%,71=15.3%, 72=15%, 73=14.6%, 74=14.2%, 75=13.8%, 76=13.4%, 77=13%, 78=12.8%, 79=12.6%, 80=12.4%, 81=12.2%, 82=12%, 83=11.8%, 84=11.6%, 85=11.4%, 86=11.2%, 87+=11%)
LTC-2 cont'd (Amer Trav)	1997 Rate Increase continued - Flat increase across all ages in IN (7%), KS (10%), MO (25%), NE (25%), ND (8%), PA (14%), SD (25%), VA (7%), WA (10%), WV (10%). MD age banded 71 & under (10%) and 72+(7%).
LTC-3 (Amer Trav)	1999 Rate Increase - THIS RATE INCREASE WAS REMOVED FROM AFFECTED POLICYHOLDERS WHERE AGE BANDING OCCURED. 25% flat for benefit periods 1 year, 2 year, 3 year, 4 year, and 5 year (excludes Lifetime benefit period) on issue ages 57-69 (56 & under=0%, 70+=0%). Excludes AZ, KY, OK which are 10.9% flat across all benefit periods and issue ages.

LTC-3 cont'd (Amer Trav)	***2001 Rate Increase - Refiled in applicable states due to removal of 1999 Rate Increase following 2001 approval. 2001 Rate Increase for LA was implemented however then removed with removal of 1999 rate increase. Rate Increase withdrawn in KS and WA.
LTC-5 (Amer Trav)	1997 Rate Increase - 14% composite (issue ages 64 & under=17%, 65-69=16%, 70=15.7%,71=15.3%, 72=15%, 73=14.6%, 74=14.2%, 75=13.8%, 76=13.4%, 77=13%, 78=12.8%, 79=12.6%, 80=12.4%, 81=12.2%, 82=12%, 83=11.8%, 84=11.6%, 85=11.4%, 86=11.2%, 87+=11%)
LTC-5 cont'd (Amer Trav)	1997 Rate Increase continued - Flat increase across all ages in IN (7%), KS (10%), MO (25%), NE (25%), ND (8%), PA (14%), SD (25%), VA (7%), WA (10%), WV (10%). MD age banded 71 & under (10%) and 72+(7%).
LTC-6 (Amer Trav)	1997 Rate Increase - 16% composite (issue ages 64 & under=19%, 65-69=18%, 70=17.7%, 71=17.3%, 72=17%, 73=16.6%, 74=16.2%, 75=15.8%, 76=15.4%, 77=15%, 78=14.8%, 79=14.6%, 80=14.4%, 81=14.2%, 82=14%, 83=13.8%, 84=13.6%, 85=13.4%, 86=13.2%, 87+=13%).
LTC-6 cont'd (Amer Trav)	1997 Rate Increase continued - 16% composite for AR & ND applies to new business only. Flat increase in KY (15% all ages) and NM (60 & under=20%, 61-75=15%, 76+=10%)
LTC-8 (Amer Trav)	1997 Rate Increase - 14% composite (issue ages 64 & under=17%, 65-69=16%, 70=15.7%,71=15.3%, 72=15%, 73=14.6%, 74=14.2%, 75=13.8%, 76=13.4%, 77=13%, 78=12.8%, 79=12.6%, 80=12.4%, 81=12.2%, 82=12%, 83=11.8%, 84=11.6%, 85=11.4%, 86=11.2%, 87+=11%)
LTC-8 cont'd (Amer Trav)	1997 Rate Increase continued - Flat increase across all ages in IN (7%), KS (10%), MO (25%), NE (25%), ND (8%), PA (14%), SD (25%), VA (7%), WA (10%), WV (10%). MD age banded 71 & under (10%) and 72+(7%).
PR379, PR377, PRA, R7606-D ECF-80	Policy Type and Policy Category information is not available on this acquired business. (American Independent)
PR379, PR377, PRA, R7606-D ECF-80 (Amer Trav)	Policy Type and Policy Category information is not available on this acquired business.

CONTINENTAL CASUALTY COMPANY

<i>Policy Form</i>	<i>Explanation</i>
P1-15203-Series	This Nursing Home and Home Care policy was sold from 1991 to 1996. We implemented a 40% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-15203-Series	This Nursing Home and Home Care policy was sold from 1991 to 1996. We implemented a 15% rate increase for the entire policy form starting in 2001. Claims costs were higher than anticipated.
P1-16356-Series	This Nursing Home and Home Care policy was sold from 1991 to 1996. We implemented a 40% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-16356-Series	This Nursing Home and Home Care policy was sold from 1991 to 1996. We implemented a 15% rate increase for the entire policy form starting in 2001. Claims costs were higher than anticipated.
P1-16928-Series	This Nursing Home and Home Care policy was sold from 1991 to 1996. We implemented a 15% rate increase for the entire policy form starting in 2001. Claims costs were higher than anticipated.

P1-16928-Series	This Nursing Home and Home Care policy was sold from 1991 to 1996. We implemented a 40% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-16944-Series	This Nursing Home and Home Care policy was sold from 1991 to 1996. We implemented a 40% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-16944-Series	This Nursing Home and Home Care policy was sold from 1991 to 1996. We implemented a 15% rate increase for the entire policy form starting in 2001. Claims costs were higher than anticipated.
P1-17931-Series	This Nursing Home and Home Care policy was generally sold from 1992 to 1998. We implemented a 40% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-18215-Series	This Nursing Home and Home Care policy was sold from 1993 to 1999. We implemented a 50% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-18220-Series	This Nursing Home and Home Care policy was sold from 1993 to 1999. We implemented a 50% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-18584-Series	This Nursing Home and Home Care policy was sold from 1993 to 1999. We implemented a 50% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-18585-Series	This Nursing Home and Home Care policy was sold from 1993 to 1999. We implemented a 50% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-18876-Series	This Nursing Home and Home Care policy was sold from 1993 to 1999. We implemented a 50% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-18878-Series	This Nursing Home and Home Care policy was sold from 1993 to 1999. We implemented a 50% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-21295/21300-Series	This Nursing Home and Home Care policy was generally sold from 1994 to 1999. We implemented a 50% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-21305-Series	This Nursing Home policy was generally sold from 1994 to 1999. We implemented a 50% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.

P1-21925-Series	This Nursing Home policy was generally sold from 1994 to 1999. We implemented a 50% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-22435/6-Series	This Nursing Home and Home Care policy was generally sold from 1994 to 1999. We implemented a 50% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-43524-Series	This Home Health Care policy was sold from 1988 to 1993. We implemented a 15% rate increase starting in 1995. Claims costs were higher than anticipated.
P1-59433-3 Day	This Nursing Home and Home Care policy, which required 3-Day Prior Hospitalization, was sold from 1988 to 1991. We implemented a 15% rate increase for this block starting in 1995. Claims costs were higher than anticipated.
P1-59433-Series	This Nursing Home and Home Care policy was sold from 1988 to 1993. We implemented a 30% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-59433-Series	This Nursing Home and Home Care policy was sold from 1988 to 1993. We implemented a 15% rate increase for the entire policy form starting in 1998. Claims costs were higher than anticipated.
P1-59433-Series	This Nursing Home and Home Care policy was sold from 1988 to 1993. We implemented a 15% rate increase for the entire policy form starting in 2001. Claims costs were higher than anticipated.
P1-59806-Series	This Nursing Home and Home Care policy was sold from 1989 to 1992. We implemented a 15% rate increase for the entire policy form starting in 1998. Claims costs were higher than anticipated.
P1-59806-Series	This Nursing Home and Home Care policy was sold from 1989 to 1992. We implemented a 30% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-N0022/3-Series	This Nursing Home and Home Care policy was sold from 1997 to 2003. We filed a 35% rate increase for the entire policy form starting in July, 2004. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-N0026/7-Series	This Nursing Home and Home Care policy was sold from 1997 to 2003. We filed a 35% rate increase for the entire policy form starting in July, 2004. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-N0030/1-Series	This Nursing Home policy was sold from 1997 to 2003. We filed a 35% rate increase for the entire policy form starting in July, 2004. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-N0034/5-Series	This Nursing Home and Home Care policy was sold from 1997 to 2000. We filed a 35% rate increase for the entire policy form starting in July, 2004. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.

CONTINENTAL GENERAL INSURANCE COMPANY

<i>Policy Form</i>	<i>Explanation</i>
405	Claim costs that differ from original filing. High persistency.
430	Claim costs that differ from original filing. High persistency.

KANAWHA INSURANCE COMPANY

<i>Policy Form</i>	<i>Explanation</i>
80650 1/97	State experience has been worse than expected.
80650 4/94, 12/94	State experience has been worse than expected.
80880 1/98	State experience has been worse than expected.
82000 1/01	State experience has been worse than expected.
82120 9/01	State experience has been worse than expected.

LIFE INVESTORS INSURANCE COMPANY OF AMERICA

<i>Policy Form</i>	<i>Explanation</i>
GCPLUS 1290 CA/GCPLUS 1290 (CA3)	The rate increase is due to worse than originally anticipated claims experience. Bankers United Life Assurance Company was merged with sister company Life Investors Insurance Company of America during 2001.
GCPLUS 1290 CA/GCPLUS 1290 (CA3)	The rate increase is due to worse than originally anticipated claims experience. The increase was filed and approved under the company name of Bankers United Life Assurance Company whose NAIC number was 61387. Bankers United Life Assurance Company was merged with sister company Life Investors Insurance Company of America during 2001.
GCPRO-A II-C (CA) 794/GCPRO-II NH (CA) 794	The rate increase is due to worse than originally anticipated claims experience. Bankers United Life Assurance Company was merged with sister company Life Investors Insurance Company of America during 2001.
GCPRO-C (CA) 193/GCPRO-NH (CA) 193	The rate increase is due to worse than originally anticipated claims experience. Bankers United Life Assurance Company was merged with sister company Life Investors Insurance Company of America during 2001.
GCPRO-C (CA) 193/GCPRO-NH (CA) 193	The rate increase is due to worse than originally anticipated claims experience. The increase was filed and approved under the company name of Bankers United Life Assurance Company whose NAIC number was 61387. Bankers United Life Assurance Company was merged with sister company Life Investors Insurance Company of America during 2001.
KLTCP 1 (CA) 890	The rate increase is due to worse than originally anticipated claims experience.
LI-NFOP (CA) 192/LI-LTCP (CA) 192	The rate increase is due to worse than originally anticipated claims experience.

LTCP CA 490

The rate increase is due to worse than originally anticipated claims experience. The increase was filed and approved under the company name of Bankers United Life Assurance Company whose NAIC number was 61387. Bankers United Life Assurance Company was merged with sister company Life Investors Insurance Company of America during 2001.

LTCP CA 490

The rate increase is due to worse than originally anticipated claims experience. Bankers United Life Assurance Company was merged with sister company Life Investors Insurance Company of America during 2001.

STONEBRIDGE LIFE INSURANCE COMPANY

<i>Policy Form</i>	<i>Explanation</i>
All Forms	The approval date of the rate increase is listed where available. If the specific date of the approval is not available, the year in which the rate increase was implemented is listed.

THRIVENT FINANCIAL FOR LUTHERANS

<i>Policy Form</i>	<i>Explanation</i>
12067	The range of increase, for all versions of 12067, was from 0% - 5% with the maximum being 5%. The average increase to these policies was 2.0%, affecting the issue ages of 70 - 84 only.
12068	The range of increase, for all versions of 12068, was from 0% - 5% with the maximum being 5%. The average increase to these policies was 2.0%, affecting the issue ages of 70 - 84 only. Rate changes are not required to be approved in the states of Alaska, Hawaii, and Montana.
12070	The range of increase, for all versions of 12070, was from 0% - 5% with the maximum being 5%. The average increase to these policies was 1.3%, affecting the issue ages of 70 - 84 only. Rate changes are not required to be approved in the states of Alaska, Hawaii, and Montana.
4911	The range of increase, for all versions of 4911, was from 0% - 5% with the maximum being 5%. The average increase to these policies was 2.0%, affecting the issue ages of 70 - 84 only. Rate changes are not required to be approved in the states of Alaska, Hawaii, and Montana.
4912	The range of increase, for all versions of 4912, was from 0% - 5% with the maximum being 5%. The average increase to these policies was 1.3%, affecting the issue ages of 70 - 84 only. Rate changes are not required to be approved in the states of Alaska, Hawaii, and Montana.

TRANSAMERICA LIFE INSURANCE COMPANY

<i>Policy Form</i>	<i>Explanation</i>
3132 (00) 288	Rate increase is applicable to the form version that provides facility confinement benefits only. The rate increase is due to claims experience being worse than originally anticipated.
3132 (00) 288	The rate increase is due to claims experience being worse than originally anticipated. This policy form has undergone more than one rate revision.

6122 (CA) 889	The rate increase is due to claims experience being worse than originally anticipated. This policy form has undergone more than one rate revision.
GLTP 2 1289	The rate increase is due to claims experience being worse than originally anticipated. This policy form has undergone more than one rate revision.
GLTP 2 1289	Rate increase is applicable to the form version that provides facility confinement benefits only. The rate increase is due to claims experience being worse than originally anticipated.
LTC 2 (CA) 590/LTC 2 (CA) 291	The rate increase is due to claims experience being worse than originally anticipated. This policy form has undergone more than one rate revision.
LTC 2 (CA) 590/LTC 2 (CA) 291	Rate increase is applicable to the form version that provides facility confinement benefits only. The rate increase is due to claims experience being worse than originally anticipated.
LTC 3 (CA) (NHC) (REV93)/LTC 3R (CA) (NHC) (R	The rate increase is due to claims experience being worse than originally anticipated. This policy form has undergone more than one rate revision.
LTC 3 (CA) (NHC) (REV93)/LTC 3R (CA) (NHC) (R	Rate increase is applicable to the form version that provides facility confinement benefits only. The rate increase is due to claims experience being worse than originally anticipated.
LTC 5 COM (CA) 196/LTC 5 NF (CA) 196	The rate increase is due to claims experience being worse than originally anticipated. This policy form has undergone more than one rate revision.

TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY

<i>Policy Form</i>	<i>Explanation</i>
1-812 06-190/1-811 06-190	Rate revision was needed due to worse than originally anticipated claims experience.
1-820 06-191/1-822 06-191	Rate revision was needed due to worse than originally anticipated claims experience.
LTC-104-194-CA	Rate revision was needed due to worse than originally anticipated claims experience.

WASHINGTON NATIONAL INSURANCE COMPANY

<i>Policy Form</i>	<i>Explanation</i>
8697 & IHP924	Information not available on acquired business
All listed	Dates of Increase Approval column indicated actual Date of Increase Effective Date
GHC7205	FL, GA, IN - Dates not available on acquired business
GHC9264	KY (1995, 1996, 2000) - Percentage information not available on acquired business. NH (1995, 1999) - Date information not available on acquired business. GA (1999) - Percentage information not available on acquired business. MD (1999) - Date information not available on acquired business.
GHC9311	KY (1995, 1996, 2000) 0 Percentage information not available on acquired business. GA (2000) - Percentage information not available on acquired business.

IHP9192	CA, MI, NE, NC, SC, WA - Percentage information not available on acquired business
IHP9278	NC, SC - Percentage information not available on acquired business.
IHP9408	GA, HI, KY, LA, OK - Specific dates not available on acquired business
IHP9767, IHP9895, W19865, W19895, IHP9087, 8697,	Date sold information not available on acquired business